

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JOHN M. RUSTEN	§	Case No. 09-70690
BEATRICE G. RUSTEN	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2009.
- 2) The plan was confirmed on 05/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/11/2012, 09/07/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/20/2014.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,886.00.
- 10) Amount of unsecured claims discharged without full payment: \$84,307.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 44,138.00	
Less amount refunded to debtor	\$ 25.00	
NET RECEIPTS		\$ 44,113.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,350.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,589.51	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,939.51
Attorney fees paid and disclosed by debtor:	\$ 1,648.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,500.00	3,998.00	3,998.00	2,350.00	0.00
TD AUTO FINANCE LLC	Sec	11,683.00	11,150.84	0.00	11,047.85	1,741.95
MITSUBISHI MOTORS CREDIT OF	Sec	0.00	1.00	0.00	0.00	0.00
NATIONAL CITY	Sec	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	2,933.00	NA	NA	0.00	0.00
BANK ONE	Uns	0.00	NA	NA	0.00	0.00
BP OIL / CITIBANK	Uns	0.00	NA	NA	0.00	0.00
CAPITAL 1 BANK	Uns	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	17,609.00	19,195.35	19,195.35	5,503.66	0.00
CHASE - BP	Uns	18.00	NA	NA	0.00	0.00
CITGO OIL / CITIBANK	Uns	121.00	NA	NA	0.00	0.00
CITI	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,216.00	4,529.45	4,529.45	1,298.67	0.00
CITIFINANCIAL RETAIL SERVICES	Uns	0.00	NA	NA	0.00	0.00
CITIFINANCIAL RETAIL SERVICES	Uns	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	11,573.00	12,295.98	12,295.98	3,525.48	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DSNB MACYS	Uns	118.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	0.00	NA	NA	0.00	0.00
EXXMBLCITI	Uns	24.00	NA	NA	0.00	0.00
GEMB / HH GREGG	Uns	0.00	NA	NA	0.00	0.00
GEMB / WALMART	Uns	156.00	NA	NA	0.00	0.00
GEMB / HOME DEPOT	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	12,969.00	13,963.39	13,963.39	4,003.56	0.00
ECAST SETTLEMENT	Uns	0.00	256.10	256.10	73.43	0.00
ECAST SETTLEMENT	Uns	1,697.00	1,771.83	1,771.83	508.02	0.00
EAST BAY FUNDING LLC	Uns	2,212.00	2,387.51	2,387.51	684.55	0.00
JC PENNEY	Uns	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,623.00	1,741.82	1,741.82	499.41	0.00
LA-Z-BOY FM	Uns	0.00	NA	NA	0.00	0.00
LOWES / MBGA	Uns	0.00	NA	NA	0.00	0.00
MITSUBISHI MOTOR CREDIT	Uns	0.00	NA	NA	0.00	0.00
NATIONAL CITY	Uns	0.00	NA	NA	0.00	0.00
NBGL - CARSONS	Uns	256.00	NA	NA	0.00	0.00
NICOR GAS	Uns	94.00	NA	NA	0.00	0.00
PROVIDENT BANK	Uns	0.00	NA	NA	0.00	0.00
RNB - FIELDS 3	Uns	0.00	NA	NA	0.00	0.00
RNB - FIELDS 3	Uns	0.00	NA	NA	0.00	0.00
SALLIE MAE 3RD PTY LSC	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	12,619.00	12,974.28	12,974.28	3,719.97	0.00
PRA RECEIVABLES MANAGEMENT	Uns	7,474.00	7,260.98	7,260.98	2,081.86	0.00
SHELL / CITI	Uns	0.00	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN	Uns	0.00	NA	NA	0.00	0.00
TARGET	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,842.76	9,803.99	9,803.99	2,810.99	0.00
TNB - VISA	Uns	9,113.00	NA	NA	0.00	0.00
US BANK / NA ND	Uns	5,839.00	NA	NA	0.00	0.00
WFFINANCE	Uns	0.00	NA	NA	0.00	0.00
WFFINANCE	Uns	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	5,838.81	5,838.81	1,674.09	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 11,047.85	\$ 1,741.95
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 11,047.85	\$ 1,741.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 92,019.49	\$ 26,383.69	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,939.51	
Disbursements to Creditors	\$ 39,173.49	
TOTAL DISBURSEMENTS:		\$ 44,113.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/22/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.